

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

Office of Financial and Insurance Services,
Petitioner

v

Enforcement Case No. 05-3561

John Thornton,
Respondent

For the Petitioner:

James Westrin (P67066)
Office of Financial and Insurance Services
P.O. Box 30220
Lansing, MI 48909-7720

For the Respondent:

John Thornton
12786 Windsor Ct.
Sterling Heights, MI 48313

Issued and entered
this 28th day of March 2007
by Linda A. Watters
Commissioner

FINAL DECISION
and
ORDER OF PROHIBITION

On January 31, 2007, Chief Deputy Commissioner Richard Lavolette issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MCL 445.1651, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. Respondent failed to take any of these actions.

On February 26, 2007, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

In accordance with section 18a of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MCL 445.1668a) it is ordered that the Respondent is prohibited from being employed by, an agent of, or control person of a licensee or registrant under the Mortgage Brokers, Lenders, and Servicers Licensing Act or a licensee or registrant under a financial licensing act.

A handwritten signature in cursive script, reading "Linda A. Watters", is written over a horizontal line.

Linda A. Watters
Commissioner